

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18–25409–JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joanna Pastore  
aka Joanna M McLaughlin  
503 W. Maple Avenue  
Merchantville, NJ 08109

Social Security No.:  
xxx–xx–9357

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above–named case will be closed without entry of discharge on or after May 9, 2022 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: April 8, 2022  
JAN: kaj

Jeanne Naughton  
Clerk

In re:  
Joanna Pastore  
Debtor

Case No. 18-25409-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 08, 2022

Form ID: clsnodsc

Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:

Recip ID	Recipient Name and Address
db	#+ Joanna Pastore, 503 W. Maple Avenue, Merchantville, NJ 08109-2022

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 08 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2022 at the address(es) listed below:

Name	Email Address
Craig Scott Keiser	on behalf of Creditor MIDFIRST BANK A FEDERALLY CHARTERED SAVINGS ASSOCIATION craig.keiser@law.njoag.gov

District/off: 0312-1

User: admin

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Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Joanna Pastore mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Lynn Therese Nolan	on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com lnolan@grosspolowy.com
Rebecca Ann Solarz	on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
Rhondi L. Schwartz	on behalf of Debtor Joanna Pastore mail@jenkinsclayman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12